



Pre-Retirement Seminars

The Honolulu-Pacific Federal Executive Board's Hawaii Intergovernmental Training Council (HITC) is sponsoring the following retirement seminars:

- **Pre-Retirement Planning (FERS or FERS Transferees)** Tuesday, June 7, 2005
- **Pre-Retirement Planning (CSRS and Offset)** Thursday, June 9, **OR** Friday, June 10, 2005
 - **Time:** All seminars will be held from 7:00 a.m. to 3:00 p.m.
 - **Location:** All seminars will be held in the Prince Kuhio Federal Building, Room 5-204
 - **Cost:** \$90 per person (Payment may be made by check, PO, DD1556, SF 182 or credit card. Make check payable to Federal Executive Board.)

Register: Complete and submit attached registration form to camille.kimbrough@hi.usda.gov. Deadline to register is May 20, 2005. Each class is limited to 30 students. The FEB will collect the full registration fee for all cancellations and no shows. Substitutions are permitted.

Instructor: Charla B. Green, MBA, CFP (Trainer, financial planner and author. Sixteen years experience presenting seminars and workshops on retirement planning, including personal financial and tax planning.)

Special Needs/Questions/Information: Contact Camille Kimbrough, camille.kimbrough@hi.usda.gov (808) 541-2600 ext. 101, example - type of handicap accommodations needed.

Parking: Public parking is **NOT** available at the Prince Kuhio Federal Building. See attached information on public parking lots located near the building. Update: Early bird parking at Restaurant Row is now \$7 per day.

HITC

HAWAII INTER-
GOVERNMENTAL
TRAINING COUNCIL

Pre-Retirement Seminars (FERS)

June 7, 2005

This one-day session is important for employees who are planning to retire within 10 years. The material may also be appropriate for those who are considering incentive offers and early out opportunities.

Course participants will be able to:

- *Understand FERS retirement benefits*
- *Estimate a FERS annuity*
- *Calculate potential reductions and survivor benefits*
- *Learn about the Social Security and Medicare programs*
- *Make appropriate decisions regarding life and health insurance*
- *Recognize the importance of TSP contributions*
- *Review the recent TSP program changes*

The following topics will be covered:

FERS "Defined Contributions" plan, including retirement eligibility; paying for temporary and military time; annuity calculations; FERS supplement, annual leave payment; cost of living adjustments in retirement; tax formulas; disability retirement; survivor and death benefits; deferred annuities; life and health insurance in retirement; the future of Medicare and Social Security; TSP mechanics; including catch-up provisions and withdrawal options.

Pre-Retirement Seminars (CSRS)

June 9 OR 10, 2005

This one-day session is important for employees who are planning to retire within 10 years. The material may also be appropriate for those who are considering incentive offers and early out opportunities.

Course participants will be able to:

- *Understand CSRS retirement benefits*
- *Estimate a CSRS annuity amount*
- *Calculate potential reductions and survivor benefits*
- *Make appropriate decisions regarding life and health insurance*
- *Learn about Social Security and Medicare Programs*
- *Determine the timing and tax consequences of TSP withdrawal options*

The Following will be covered:

CSRS "Defined Benefits" plan, including retirement eligibility and penalties; temporary and refunded service; "Catch 62" and military payments; sick and annual leave; annuity computation and taxation; disability retirement; voluntary contributions; cost of living adjustments in retirement; survivor and death benefits; life and health insurance in retirement; Medicare and Social Security including Government Pension Offset and Windfall Elimination Provisions; Thrift Savings Plan mechanics and withdrawal options.